

Docket No. 36287-00900

## Declaration and Power of Attorney For Patent Application

### English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

#### METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT

the specification of which

(check one)

- ☒ is attached hereto.
- ☐ was filed on \_\_\_\_\_ as United States Application No. or PCT  
International Application Number \_\_\_\_\_  
and was amended on \_\_\_\_\_  
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

\_\_\_\_\_  
(Number) (Country) (Day/Month/Year Filed)



\_\_\_\_\_  
(Number) (Country) (Day/Month/Year Filed)



(Day/Month/Year Filed)

(Filing Date)

(Status)  
(patented, pending, abandoned)

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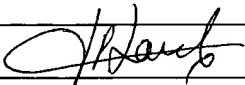
**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. *(list name and registration number)*

Christopher E. Chalsen, Esq.	Reg. No.: 30,936
John M. Griem, Jr., Esq.	Reg. No.: 40,005
James R. Klaiber, Esq.	Reg. No.: 41,902
W. Jackson Matney, Jr., Esq.	Reg. No.: 39,292
David H. Hwang, Esq.	Reg. No.: 38,697
Michael H. Jacobs, Esq.	Reg. No.: 41,870
Lawrence T. Kass, Esq.	Reg. No.: 40,671
Tedd W. Van Buskirk, Esq.	Reg. No.: 46,282
Christopher L. Holm, Esq.	Reg. No.: 39,227

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Jean-Pierre Lardy	
Sole or first inventor's signature	 9/21/2000 <sup>Date</sup>
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Citizenship	
United States	
Post Office Address	
62 Semino Way, Short Hills, NJ 07078	

Full name of third inventor, if any

Philippe K. Khuong-Huu

Third inventor's signature

Date

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Full name of fourth inventor, if any

Yunong Neil Yang

Fourth inventor's signature

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7 Rainbow Drive, Millington, NJ 07946

Citizenship

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Post Office Address

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002260" E82F2960

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the specification of which

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Prior Foreign Application(s)

Priority Not Claimed

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(Number) (Country) (Day/Month/Year Filed)

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I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Vladimir Finkelstein	
Second inventor's signature	Date
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Philippe K. Khuong-Huu

Third inventor's signature

Date

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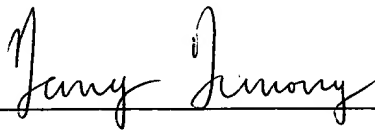
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Full name of fourth inventor, if any

Yunong Neil Yang



9/21/00

Fourth inventor's signature

Date

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Date

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